St Andrews, Florida, October 18th, 1924.

Northwestern Mutuel Life Insurance Company, Loan Department, Milwaukee, Wis.

Gentlemen:-

Yours of the 14th is at hand and has received my thoughtful consideration. I have come to the con lusion that I stand a b tter chance to realize the most on my policy by asking you to make a further loan of \$600.

I understand that when the interest becomes due I must pay the company the amount, and if alive then think there my be changes that will enable me to lo so, and thus save some \$700 high I should lose if I surrendered the policy.

please grange for this addition sending me the wers as soon as possible. Your propagt attention to this subject has been most a tisfactory to me. 8 has all my declings with the company.

Truly your